

Information to identify the case:

Debtor 1	<u>Alejandro A. Carballo</u>	Social Security number or ITIN	xxx-xx-0352
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Myrian L. Mollo de Caerballo</u>	Social Security number or ITIN	xxx-xx-3360
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-23606-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alejandro A. Carballo

Myrian L. Mollo de Caerballo

10/12/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alejandro A. Carballo
 Myrian L. Mollo de Caerballo
 Debtors

Case No. 18-23606-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.
 db/jdb

+Alejandro A. Carballo, Myrian L. Mollo de Caerballo, 1203 50th Street,
 North Bergen, NJ 07047-3101
 aty +Edania C Rondon, 543-59th Street, West New York, NJ 07093-1317
 517632427 Best Buy Credit Services, PO Box 900107, Louisville, KY 40290-1007
 517632428 +CACH, LLC, C/O David A. Faloni Esq., PO BOX 1285, Caldwell, NJ 07007-1285
 517632430 Chase/Slate, PO Box 1423, Charlotte, NC 28201-1423
 517632432 +GJ Web Corporation, PO Box 701363, East Elmhurst, NY 11370-3363
 517632431 Garden State Anesthesia Services, 118 N Bedford Rd, STE 200, Mount Kisco, NY 10549-2555
 517632433 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 517632435 +Midland Funding LLC, C/O Pressler & Pressler, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 517632436 One Main, Robinson Crossing Shop Ctr., 222 9 Kennedy Blvd., Wallington, NJ 07057-1114
 517632439 +RTR Financial Services, Inc., 2 Teleport Drive Suite 302, Staten Island, NY 10311-1004
 517632442 SPS/ Bank of America, PO Box 65450, Salt Lake City, UT 84165-0450
 517632443 +St. Michael's Medical Center, 111 Central Ave, Newark, NJ 07102-1909
 517632445 +Velocity Investment LLC, c/o Ragan & Raga, 3100 Route 138 West Brinley Plaza, Building 1,
 Wall, NJ 07719-9021
 517632446 Velocity Investments LLC, 1800 Route 24 North, Suite 34A, Wall, NJ 07719
 517632449 +Wells Fargo Card Services/ VISA, PO Box 5824, Carol Stream, IL 60197-5824
 517665143 Yelp, Inc., P.O. Box 204393, Dallas, TX 75320-4393

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 13 2018 00:15:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 13 2018 00:15:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517632426 EDI: AMEREXPR.COM Oct 13 2018 03:33:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 517632429 EDI: CAPITALONE.COM Oct 13 2018 03:33:00 Capital One USA N.A., PO Box 64 92,
 Carol Stream, IL 60197-6492
 517632434 +E-mail/Text: bk@lendingclub.com Oct 13 2018 00:15:47 Lending Club, 71 Stevenson Street,
 Suite 300, San Francisco, CA 94105-2985
 517632437 EDI: RMSC.COM Oct 13 2018 03:33:00 PC Richard & Son/ Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 517632438 +E-mail/Text: bankruptcy@prosper.com Oct 13 2018 00:15:51 Prosper Marketplace,
 101 2nd street FL 15, San Francisco, CA 94105-3672
 517632440 EDI: RMSC.COM Oct 13 2018 03:33:00 Sam's Club, PO Box 530942, Atlanta, GA 30353-0942
 517632441 EDI: RMSC.COM Oct 13 2018 03:33:00 Sony Financial Services/Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 517633469 +EDI: RMSC.COM Oct 13 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517632444 EDI: TFSR.COM Oct 13 2018 03:33:00 Toyota Motor Credit Corp., PO Box 4102,
 Carol Stream, IL 60197-4102
 517632447 EDI: RMSC.COM Oct 13 2018 03:33:00 Walmart I Synchrony Bank, P.O Box 530927,
 Atlanta, GA 30353-0927
 517632448 +EDI: RMSC.COM Oct 13 2018 03:33:00 Walmart/ Synchrony Bank, PO Box 965024,
 Orlando, FL 32896-5024
 517632450 +EDI: WFFC.COM Oct 13 2018 03:33:00 Wells Fargo Service Center, PO Box 94423,
 Albuquerque, NM 87199-4423

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Edania C Rondon, 543-59th Street, West New York, NJ 07093-1317

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 31

Date Rcvd: Oct 12, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald V. Biase dbiase4236@gmail.com,
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4